

## A LARGE FAILURE.

Southern Building and Loan Association, of Knoxville, Tenn.

## IN THE HANDS OF A RECEIVER.

It has stockholders in almost every State in the Union. One of the Officials Makes an Unfavorable Statement in regard to the Cause of the Failure—Closes it was on Account of an Adverse Decision by the United States Supreme Court—The District Attorney Says No Such Decision Was Ever Rendered—Failure Due to Gross Mismanagement.

CHATTANOOGA, Tenn., Jan. 31.—Allegations made by the building and loan association at Knoxville have created a sensation in legal and financial circles in Tennessee. The Southern Building and Loan Association of Knoxville, with stockholders in almost every State in the Union, was forced into the hands of a receiver by the courts. After the failure an official of the association in an interview made the following sensational statement:

"The panic in the building and loan associations in this city was caused by a decision of the supreme court, which provided that where a borrower forfeits his property the association must pay him back such amount as he has paid in. Following this hundreds of suits were at once begun and then the people who had money in, began to withdraw it. Public sentiment was bitterly opposed to the associations and the result was that they went into receivers hands and will be wound up. The Southern, which was the second one to fail, is the largest in the world and had stockholders in every northern, eastern and southern State and many in the west."

If the above statement were true, it would completely wreck the building and loan business in Tennessee and would affect thousands of shareholders all over the country. It is not a fact, however, as is shown by the following opinion of United States District Attorney J. H. Hilde: "The supreme court has rendered no decision that affects the contracts of building and loan associations, where such associations have complied with their charter and by-laws, but on the contrary the supreme court without a single exception, has upheld and sustained all such building and loan contracts."

The supreme court has not rendered any decision that affects the building and loan associations. It has decided some cases against building and loan associations, but in each instance it has been because the building and loan association in making its contracts had not complied with the law.

"Here is the language of the supreme court: 'Our conclusion is that the contracts under consideration were authorized by the act of legislature under which the defendant association was organized and are not voidable.'"

The contract that the court had under consideration was just such a contract as your association makes in every case where a loan is made. There has been no decision of the supreme court of Tennessee since the Patterson case that differed from the holding of Judge Cooper in that case, as every lawyer in the state knows, and as could be verified by every member of the present supreme court."

The contrary statements sent out by officers who are alleged to have mismanaged the affairs of these associations, in this case, are entirely untrue. The officers of building and loan associations in Tennessee deliberately make a false statement."

"The cause of failure of the building and loan associations in this state cannot be attributed to any decision of the supreme court." JAMES H. BIBLE.

## DEATH OF PRESIDENT ROBERTS.

Head of the Great Pennsylvania Railroad System.

PHILADELPHIA, Jan. 31.—At his beautiful mansion in Bala, Montgomery county, George B. Roberts, president of the Pennsylvania railroad, died at 4:30 p. m., yesterday, of gastro-intestinal trouble, from which he has been confined to the house continuously since August 23, 1896, with the exception of two days about six weeks ago, when he was able to be up and about. He has been to some extent an invalid during nearly the entire period of his presidency of the greater railroad organization extant, but was always, until last August, able to attend to all his arduous and important duties, with a single exception.

Six years ago he was seriously ill for two or three weeks, with the same malady that caused his death. But he rallied from that attack, and this announcement will be the first to tell that he was ever seriously sick before, for his condition was then regarded as a secret of the greatest value. His last illness took a serious turn about the middle of last August, while he was at North East Harbor, Me. Hurrying home, he was as fortunate as to meet at Boston Mr. J. W. Lodge of Bala, his own family physician. Since his arrival home on August 23, Mr. Roberts has been a confirmed invalid, but his malady has defied the best efforts of science.

For years there have cropped out perpetual rumors that President Roberts was about to resign, and that this, that or the other Pennsylvania railroad magnate was to be his successor. These rumors, although uniformly denied, were largely based on gossip from the inner circle as to Mr. Roberts' poor health. Repeatedly it was said that A. J. Cassett, once "Penn's" most influential vice president, was to succeed to the first place. But as frequently Mr. Cassett, whose policy at one time differed radically from that of Mr. Roberts, was left in the background.

Of late, especially within the last year or two, rumor has been electing Vice President McCrea, of Pittsburgh, to the presidency in the invalid executive's stead. As a matter of fact, President McCrea, who for years, although a young man, has been at the head of "Penn's" transportation department, will be the new president. The Pennsylvania railroad is like a clock. Not a cog or a wheel is a misfit. Every man has been elevated to his present position by reason of his certain qualifications therefor, not only, but for the next higher. It is a perfect civil service machine. Consequently there will be no shake-up, no

## Some People's Folly.

Why some persons will suffer with the excruciating pangs of rheumatism, when they can be so easily cured by that greatest of pain-cures, Salvation Oil, is past human comprehension. That Salvation Oil does cure rheumatism is evidenced by Mr. G. P. Schrader, Pierce, Neb., who says: "I have used Salvation Oil and think there is no liniment on earth like it. I had the rheumatism for several months and could get no relief until I used Salvation Oil, two bottles of which effected a cure, and I feel as well as ever. No home should be without it." Salvation Oil is sold everywhere for 25 cents. When dealers offer a substitute beware, you'll be victimized. Insist on having the best, Salvation Oil.

change of policy. Each executive officer near the head will simply step up one peg and the machinery will not even be jarred by this noteworthy stoppage of its principal part.

## DECLINE IN PIG IRON.

Can it be Stopped?—Will the Warrant System to the No. 1

Pittsburgh Commercial Gazette of Saturday: The following article on the "Pig Iron Warrant System," prepared by one of our best posted brokers, will be read with interest:

"It seems to us in view of the success of the pig iron warrant system in England and Scotland, that there is an unnecessary prejudice against the warrant system in this country. The history of the pig iron market in Europe is that they do not have at any time the violent fluctuations in prices of pig iron that we have here, nor do prices go so far below cost as they do in the United States. As a matter of fact, as everyone knows, pig iron is being largely exported to England and to the continent from the United States, owing to the very low prices obtaining here."

"Now, it would seem that this warrant system in England and Scotland furnishes a method of relieving furnacesmen, as well as mill owners, of carrying large stocks in periods of depression, because over there for many years they have had a system of issuing pig iron warrants, and these warrants have become a standard commodity in the markets. Now, say there were 300,000 tons of bessemer pig iron to-day that was being carried by outside parties not selling; strong parties who would not sell until they got a profit. This would oblige the necessity of forcing iron on the market in its present condition, say it was held by parties holding the warrants only for the purpose of making a speculation."

"On the other hand, if the manufacturers of pig iron had the warrants in their possession, they could raise money on them almost as easily as they could on a certified check; and they could sell them with more facility than they could the pig iron. We know of parties who have put bessemer pig iron into these warrant yards recently and have found it satisfactory."

"We do not believe that there is any lasting cause for the existing ruinous prices of pig iron here, and we believe that a warrant system will see an advance; how much, of course, we are unable to say, but we are convinced that in the present condition of affairs that if the general outside public could be interested in pig iron, it would surely prevent it from going lower, and possibly start the advance sooner than would now be expected."

"We do not believe that pig iron could be depressed under the warrant system systematically near so easily by parties operating for a decline as is sometimes done now, because the holding of the warrants would be much more widely distributed than the holding of pig iron, as matters now exist."

"Systems of business change, and the methods that have heretofore existed in the iron trade in the United States, if not adapted to the present conditions, should be changed, and it is possible, and we believe highly probable, that with a fair trial of this warrant system may be found to regulate or govern the market in a way that will be satisfactory to pig iron producers. We are quite convinced that under the present conditions any worse than they now are."

## JONAH AND THE WHALE.

Rev. Lyman Abbott Taken to Task for Some Remarks on the Subject.

LAKEWOOD, N. J., Jan. 30.—Dr. Lyman Abbott, of Plymouth church, Brooklyn, is spending a few days at the Laurel-in-the-Pines, Lakewood, where he was seen in regard to the resolutions, adopted by the Manhattan association of Congregational ministers at their session in Brooklyn, and he said:

"If these ministers supposed that the reports in some of the Monday morning papers were correct; that in this sermon I made fun of the Book of Jonah or of the faith of those who believe it to be historical, or compared it to the Pickwick Papers, they would be justified in their criticism. In fact, the reports in Monday morning's papers were not truthful and the sermon was not received with that loud laughter. The ground for that statement is probably that, in telling the story of Jonah, the statement in almost exact Scriptural phraseology that Jonah composed a song in the belly of the great fish, caused a ripple of laughter, due neither to my words nor my manner, but to the incongruity in the Scriptural narrative itself, which I believe was intended by the sacred writer, and is an element in his satire."

"There are two views respecting the Book of Jonah. One that it is a history, the value of which depends upon its historical accuracy; the other that it is a satire leveled at the narrow-mindedness of certain religious teachers of Jewish people, and intended by the author to provoke a laugh at their expense, and at the same time to teach the Jews and Gentile heathen, which includes pagan as well as Jewish people. The latter is the view of such eminent Biblical scholars as Ewald and Driver. It is the view which I entertain, though I formally entertained the other. This view I presented Sunday night in a manner entirely reverential to the Bible, and entirely respectful to those who hold the other view. If the ministers of the Manhattan association had been present Sunday night I do not believe that one of them would have objected to anything in the spirit and temper of the discourse, however much they might have differed from my conclusions respecting the proper interpretation of the book as a satire."

## In Behalf of the Blind.

To the Editor of the Intelligencer.

SIR:—In view of the proposed change of the blind from their present remote location at Romney, I should like to ask space for a few words in their behalf. In your issue of November 24, I noticed an article in which the writer advocates the removal of the deaf, stating that the board was not unanimous in its decision, which was in part true, but the vote stood six to one in favor of the removal of the blind, and in their judgment is the class that will derive the most benefit from such a change, and at the same time can be accommodated at one-third the cost of the deaf."

The present buildings after the smaller class is provided for elsewhere, will without much alteration accommodate the deaf for many years, and are mostly adapted to their instruction."

I have recently seen a copy of the bill for the new school, to be known as the Academy for the Blind, and as the amount asked is low, it is to be hoped that the legislature will act wisely and pass the measure without a dissenting vote. I had hoped that Wheeling would succeed in having the school located here, but if it is not careful she will not, as other enterprising, wide-awake cities are on the alert and will not give up till they have exhausted all the means in their power."

It should be located on one of the main stems of railroad and easily accessible from all parts of the state, and when once open a school where there shared the same blind child of the school age that is not availing itself of this advantage if room can be found. They have been laboring at a disadvantage for a period of twenty-six years, because it was thought that one set of officers could conduct both classes, but this is found to be a fatal mistake and the blind have been the losers."

It is therefore necessary that the state should be as far as possible correct this error, and place them where they can obtain the knowledge so much sought after. In the industrial department a greater variety of trades should be taught and enable the pupils to be self-sustaining. The brooms, brushes and cane-making trades are rapidly being supplanted by machine work, that there is not a living to be had out of either. This leads me to the question, Why cannot West Virginia establish an industrial home where those blind persons may learn some useful occupation, who are above the school age? Several of the states have made this experiment, and their reports show that they can be conducted successfully and with a small margin of profit. S. Z. ECKHARDT. San Francisco, January 25.

ful occupation, who are above the school age? Several of the states have made this experiment, and their reports show that they can be conducted successfully and with a small margin of profit. S. Z. ECKHARDT. San Francisco, January 25.

## THE NATURAL WAY

To Cure Inflammation.

Inflammation is the sustaining element of the great majority of our physical ills; allay this inflammation, and the pain ceases, the flesh, muscles and tendons resume their normal condition and the violence of the attack is at an end.

It follows, then, that the first step in a successful assault upon disease is to destroy any existing inflammation, and with it the pain. This accomplished, the patient is at ease.

This is the natural mode of procedure, and kindly Nature has furnished the means to that end in certain roots, barks and herbs which, in their due proportion, are constituent parts of Lightning Hot Drops, the greatest pain panacea ever known to medical science.

Freely applied to any bruise, burn, scald, sore, or wound of any nature, Lightning Hot Drops will absolutely kill the pain, prevent all inflammation and quickly heal the lacerated flesh. As an instance, what is more painful or distressing than a mashed finger, with the nail torn loose? In such a case, Lightning Hot Drops gives complete and immediate ease from pain. It will instantly burn for a few minutes when first applied to fresh cuts, sores, etc., but a few applications will take all the soreness out and heal the cut or sore. The 50c size contains 2½ times as much as the 25c size. Lightning Hot Drops is prepared by Herb Medicine Co., Springfield, O., and no honest druggist will offer you anything else.

## DON'T LEAVE WHEELING

For Evidence—Read What Our Own Citizens Say.

If the facts published below had been unearthed in Atlanta, Ga., Wheeling readers might look the item over and then throw the paper to one side and forget all about it. The interest taken in the statements of a citizen in some distant town is inert when read on the side with that of a fellow citizen's.

It is more than inert. Foreign evidence has always a hazy suspicious halo, but when you have read the statement of Mr. Thomas Gabriel, of Erie street, an employee at the Aetna-Standard mill, you have to face the inevitable question, can I depend more upon an article endorsed by a resident of Wheeling, than I can depend on one endorsed by a stranger whom I don't know, never will know, and whose place of abode I never heard about until I saw it mentioned in an advertisement? Read what Mr. Gabriel has to say: "In following my work I am necessarily exposed to intense heat and in stepping into the air outside cool off very quickly. In that way I contracted a cold which settled in my kidneys and caused me great deal of trouble. In time the kidney secretions went wrong being too frequent and often distressing. Aside from this trouble I have always been strong and healthy and feeling confident that it would be easier to get rid of it now than it would be to let it go. I got a box of Doan's Kidney Pills at the Logan Drug Co., and began their use. I felt the effect of the first three or four doses and I did not take over half a box before all symptoms of the trouble disappeared. My back feels as strong as it ever did."

Doan's Kidney Pills are for sale by all dealers. Price 50 cents, or mailed by Foster-Milburn Co., Buffalo, N. Y., sole agents for the United States.

## BE STRONG AND HEARTY.

How to be Strong and Full of Life and Vigor.

If you starved for two days you would feel as weak as a cat. Proof enough that your food is the cause of your strength. If your stomach is sick, you're starving away your strength. Slowly perhaps, but none the less surely. You feel it yourself.

You have nausea, loss of appetite, headache, giddiness, pain in the stomach, loss of strength, spirits and ambition. What do you think? That it's your head? But it's not. It's simply your stomach.

Food is strength. Stomach makes it available. If stomach won't work, food does not become available strength. Shaker's Digestive Cordial will, in a few doses, make your stomach well and help your food make you strong. Who wouldn't be strong? Whoever won't take Shaker's Digestive Cordial. Sick, tired, weary men and women, those who are working their bodies and brains too hard, will find relief and strength in Shaker's Digestive Cordial. It makes strength. It makes health. It makes happiness.

It's not an ordinary medicine. It's a cordial. It's pleasant to take, and more than pleasant in its results. For sale by all druggists at 10, 25, 50 cents and \$1.00 a bottle.

## Something to Know.

It may be worth something to know that the very best medicine for relieving the tired out nervous system to a healthy vigor is Electric Bitters. This medicine is purely vegetable, acts by giving tone to the nerve centres in the stomach, gently stimulates the Liver and Kidneys, and aids these organs in throwing off impurities in the blood. Electric Bitters improves the appetite, aids digestion, and is pronounced by those who have tried it as the very best blood purifier and nerve tonic. Try it. Sold for 50c or \$1.00 per bottle, at Logan Drug Co's Drug Store.

## Relief in Six Hours.

Distressing kidney and bladder diseases relieved in six hours by the "NEW GREAT SOUTH AMERICAN KIDNEY CURE." This new remedy is a great surprise on account of its exceeding promptness in relieving pain in the bladder, kidneys, back and every part of the urinary passage in male or female. It relieves retention of water and pain in passing it almost immediately. If you want quick relief and cure this is your remedy. Sold by R. H. List, druggist, Wheeling, W. Va.

## The Greatest Remedy.

Mr. R. B. Greeve, merchant, of Chilhowie, Va., certifies that he had consumption, was given up to die, sought all medical treatment that money could procure, tried all cough remedies he could hear of, but got no relief, spent many nights sitting up in a chair, was induced to try Dr. King's New Discovery, and was cured by use of two bottles. For past three years has been attending to business, and says Dr. King's New Discovery is the greatest remedy ever made, as it has done so much for him and also for others in his community. Dr. King's New Discovery is guaranteed for Coughs, Colds and Consumption. It don't fail. Logan Drug Co's Drug Store.

## Piles! Piles! Itching Piles!

Symptoms: Moisture, intense itching and stinging most at night; worse by scratching. It allowed to continue (tumors forming), often bleed an ulcerate, becoming very sore. SWAYNE'S OINTMENT stops the itching and bleeding, heals ulceration, and in most cases removes the tumors. At druggists or by mail, for 50 cents. Dr. Swayne & Son, Philadelphia.

## How to Cure All Skin Diseases.

Simply apply SWAYNE'S OINTMENT. No internal medicine required. Cures Itch, eczema, Itch, all eruptions on the face, hands, nose, etc., leaving the skin clean and white, and all itching and curative powers are possessed by no other remedy. Ask your druggist for SWAYNE'S OINTMENT. It's the best.

## THE LEGISLATURE.

Neither House in Session—Proceedings of the Judiciary Committee.

Special Dispatch to the Intelligencer.

CHARLESTON, W. Va., Jan. 31.—

The house judiciary committee held an all day session yesterday, and acted on a number of bills.

The following were ordered to be reported favorably:

No. 79, concerning entries on the docket of justices of the peace; No. 103, to make the 20th day of May a holiday, and stopping the sale of spirituous liquors on that day; No. 110, relating to the duties of county clerks in certain cases; No. 111, relating to the duties of the state auditor; No. 113, relating to the license of hawkers and peddlers; No. 115, to prevent the transfer of property under lien across the border of this state; No. 119, providing for the voluntary dissolution of the charter rights of any town or village; No. 127, to prohibit drunkenness; No. 131, to fix the time for holding the circuit courts of the first judicial district; No. 133, to amend the act organizing the circuit courts of the first judicial district; No. 148, providing for the execution of the death penalty by electrocution.

The following were ordered to be reported adversely:

No. 81, concerning the service of writs of attachment and garnishment against boards of education and corporations; No. 114, to regulate the killing of game; No. 125, relating to offenses against property; No. 126, relating to convicts; No. 128, concerning the printing of ballots; No. 125, relating to the pay of county commissioners; No. 134, relating to dams and chutes on certain rivers; No. 133, providing for the punishment of persons guilty of time in certain cases; No. 139, in relation to transcript from the records of justices.

Those ordered to be reported without recommendation are No. 88, to abolish the fee system and provide compensation for clerks of circuit and county courts, and No. 89, to turn the fees of the auditor into the state treasury.

The finance committee had under consideration house bill No. 204, for the relief of the sureties on the officers' bond of Edmund Kyle, which was ordered to be reported favorably, and No. 172, providing for the taxation of building and loan associations without recommendation.

## State Supreme Court.

Special Dispatch to the Intelligencer.

CHARLESTON, W. Va., Jan. 31.—

The supreme court disposed of the following cases yesterday:

Nelson vs. Wade, et al., from Braxton county, submitted by consent.

Childs & Company vs. Dunfee et al., from Tyler county, motion to re-instate appeal was over-ruled. Adjourned until Monday at 10 a. m.

## Did You Ever

Try Electric Bitters as a remedy for your troubles? If not, get a bottle now and get relief. This medicine has been found to be peculiarly adapted to the relief and cure of all Female Complaints, exerting a wonderful direct influence in giving strength and tone to the organs. If you have Loss of Appetite, Constipation, Headache, Fainting Spells, or are Nervous, Sleepless, Excitable, Melancholy or troubled with Dizzy Spells, Electric Bitters is the medicine you need. Health and Strength are guaranteed by its use. Fifty cents and \$1.00 at Logan Drug Company's Drug Store.

ALL the different forms of skin troubles, from chapped hands to eczema and indolent ulcers can be readily cured by DeWitt's Witch Hazel Salve, the great pile cure. C. R. Goette, Cor. Twelfth and Market streets; Bowls & Co., Bridgeport; Peabody & Son, Benwood.

## If the Baby is Cutting Teeth

Be sure, and use that old and well-tried remedy, Mrs. Winslow's Soothing Syrup, for children teething. It soothes the child, softens the gums, allays all pain, cures wind colic and is the best remedy for diarrhoea. Twenty-five cents a bottle.

## WHISKIES.

## pure whiskey

you hardly know what that means unless you've obtained your supply from our stock.

Private stock, 15 yrs. old, 2.00 20.00

Gibson, 10 " 1.50 15.00

Finch, 8 " 1.25 12.00

Gibson, 5 " 1.00 10.00

Finch, 5 " 1.00 10.00

Overholt, 5 " 1.00 10.00

and we put them up in FULL quarts

—we carry only the fullest line of all grades of whiskeys, liquors, cordials, brandies, etc. Send for a complete price list.

OLD EXPORT WHISKY is the invalid's friend—the physician's standby—the "good fellow's" cheer. It is sold at a uniform price of \$1.00 full quart, six quarts \$5. We send all six orders free of charge to any address.

JOS. FLEMING & SON, Wholesale and Retail Druggists, MARKET ST., PITTSBURG, PA.

Sold by JOHN KLARI, cor. Sixteenth and Market streets, Wheeling, W. Va.

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Such as Live Stock, Dairying, Horticulture, Poultry, Market Gardening and other topics, written by practical and successful farmers, supplemented with illustrations by able artists, combine to make it invaluable to those who "farm it for a living." The Latest Markets and Commercial Agriculture are features, in which the AGRICULTURIST is unequalled.

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## MEDICAL.

## Heart Disease Cured.

When a well known minister after suffering for years with heart disease, is cured, it is not surprising that he should publish the fact for the benefit of others. Rev. J. P. Smith, 1045 Fulton St., Baltimore, Md., writes: "For years I suffered from a severe form of heart disease. I used Dr. Miles' New Heart Cure, and my heart is now in good condition. Recently, other afflictions came upon me. There was humming, painful sensations on top and back of my head. Fifteen minutes reading would make me almost wild; there were pulling and drawing sensations in my legs all the time, so that I could not sit still. In this condition I began taking Dr. Miles' Restorative."

Nervine and its effect was simply wonderful. I heartily commend your remedies."

Dr. Miles' Remedies are sold by all druggists under a positive guarantee, first bottle benefits or money refunded. Book on Heart and Nerves sent free to all applicants.

DR. MILES MEDICAL CO., Elkhart, Ind.

## For Catarrh

Hay-Fever Cold in Head

ELY'S CREAM BALM is a positive cure. Apply into the nostrils. It is quickly absorbed. 50 cents at Druggists or by mail; samples free by mail. ELY BROTHERS, 54 Warren St., New York City.

## PENNYROYAL PILLS

Original and Only Genuine. Always reliable. Laxative and Druggists for Catarrh of the Uterus. Do not be misled by cheap imitations. Sold by all druggists. Take one pill three times a day with water. Do not eat or drink for one hour after taking. Do not take if you are pregnant. Do not take if you are nursing. Do not take if you are on your feet. Do not take if you are in the water. Do not take if you are in the sun. Do not take if you are in the wind. Do not take if you are in the rain. Do not take if you are in the snow. Do not take if you are in the ice. Do not take if you are in the fire. Do not take if you are in the hell. Do not take if you are in the heaven. Do not take if you are in the earth. Do not take if you are in the air. Do not take if you are in the water. Do not take if you are in the sun. Do not take if you are in the moon. Do not take if you are in the stars. Do not take if you are in the planets. Do not take if you are in the galaxies. Do not take if you are in the universe. Do not take if you are in the nothing.

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